COMBINED DECLARATION AND POWER OF ATTORNEY

(ORIGINAL, DESIGN, NATIONAL STAGE OF PCT, SUPPLEMENTAL, DIVISIONAL, CONTINUATION OR CIP)

As a below named inventor, I hereby declare that:

TYPE OF DECLARATION

This d	eclaration is of the following type: (check one applicable item below)
[x]	original
[]	design
[]	supplemental
NOTE:	If the declaration is for an International Application being filed as a divisional, continuation or continuation-in-part application do <u>not</u> check next items; check appropriate one of last three items.
[]	national stage PCT
NOTE:	If one of the following 3 items apply, then complete and also attach ADDED PAGES FOR DIVISIONAL, CONTINUATION OR CIP.
[]	divisional
[]	continuation
[]	continuation-in-part (CIP)

INVENTORSHIP IDENTIFICATION

WARNING: If the inventors are each not the inventors of all the claims, an explanation of the facts, including the ownership of all the claims at the time the last claimed invention was made, should be submitted.

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

TITLE OF INVENTION

SYSTEM AND METHOD FOR EFFECTING A REAL-TIME PAYMENT FOR AN ITEM WON ON AN ELECTRONIC AUCTION

SPECIFICATION IDENTIFICATION

the specification of which: (complete (a), (b) or (c))
(a) [x] is attached hereto.
(b) [] was filed on as [] Serial No. or [] Express Mail No., as Serial No. not yet known (if applicable).
and was amended on (if applicable).
NOTE: Amendments filed after the original papers are deposited with the PTO which contain new matter are not accorded a filing date by being referred to in the declaration. Accordingly, the amendments involved are those filed with the application papers or, in the case of a supplemental declaration, are those amendments claiming matter not encompassed in the original statement of invention or claims. See 37 CFR 1.67.
(c) [] was described and claimed in PCT International Application No.
filed on and as amended under PCT Article 19 on (if any).
ACKNOWLEDGEMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.
I acknowledge the duty to disclose information
[x] which is material to patentability as defined in 37, Code of Federal Regulations, § 1.56
(also check the following items, if desired)
[x] and which is material to the examination of this application, namely, information where there is a substantial likelihood that a reasonable examiner would consider it important in deciding whether to allow the application to issue as a patent, and
[x] In compliance with this duty there is attached an information disclosure statement in accordance with 37 CFR 1.98.
PRIORITY CLAIM (35 U.S.C. § 119)
I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed. (complete (d) or (e)) (d) [X] no such applications have been filed.
(e) [] such applications have been filed as follows.
Note: Where item (c) is entered above and the International Application which designated the U.S. itself claimed priority check item (e), enter the details below and make the priority claim.

A. PRIOR FOREIGN/PCT APPLICATION(S) FILED WITHIN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO THIS APPLICATION AND ANY PRIORITY CLAIM UNDER U.S.C. § 119

		[]YES [] NO
		[] YES [] NO
		[]YES [] NO
		[] YES [] NO
		[]YES [] NO
		IAL APPLICATION(S)
n the benefit under Title 35, ion(s) listed below:	United States Code, §	119(e) of any United States
L APPLICATION NUMB	ER	FILING DATE
	FOR BENEFIT OF PRIO (34 in the benefit under Title 35, ion(s) listed below:	APPLICATION NUMBER DATE OF FILL (day, month, year) FOR BENEFIT OF PRIOR U.S. PROVISION (34 U.S.C. § 119(e)) In the benefit under Title 35, United States Code, § 100(s) listed below: APPLICATION NUMBER

ALL FOREIGN APPLICATION(S), IF ANY FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO THIS U.S. APPLICATION

NOTE: If the application filed more than 12 months from the filing date of this application is a PCT filing forming the basis for this application entering the United States as (1) the national stage, or (2) a continuation, divisional, or continuation-in-part, then also complete ADDED PAGES TO COMBINED DECLARATION AND POWER OF ATTORNEY FOR DIVISIONAL, CONTINUATION OR CIP APPLICATION for benefit of the prior U S. or PCT application(s) under 35 U.S.C. § 120.

POWER OF ATTORNEY

As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (List name and registration number).

GEORGE LIKOUREZOS, Reg. No. 40,067.

SEND CORRESPONDENCE TO

DIRECT TELEPHONE CALLS TO:

(Name and telephone number)

George Likourezos, Esq. 9321 Ridge Boulevard Brooklyn, NY 11209

George Likourezos, Esq. (718) 680-3565

DECLARATION

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

SIGNATURE(S)

Note: Carefully indicate the family (or last) name as it should appear on the filing receipt and all other documents.

Full name of sole or first inventor

GEORGE

CHENNAME

(MIDDLE INITIAL OR NAM

LIKOUREZOS

FAMILY (OR LAST)

Inventor's signature

Date /// 8/0

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Full name of second joint inventor, if any

MICHAEL

(MIDDLE INITIAL OR NAME)

SCATURRO FAMILY (OR LAST)

Inventor's signature

Date 11.14.200 (

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CHECK PROPER BOX(ES) FOR ANY OF THE FOLLOWING ADDED PAGE(S) WHICH FORM A PART OF THIS DECLARATION

[]	Signature for fourth and subsequent joint inventors. Number of pages added
	* * *
[]	Signature by administrator(trix), executor(trix) or legal representative for deceased or incapacitated inventor. Number of pages added
	* * *
[]	Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR 1.47. Number of pages added
	* * *
[]	Added page for signature by one joint inventor on behalf of deceased inventor(s) where legal representative cannot be appointed in time (37 CFR 1.47).
	* * *
	dded pages to combined declaration and power of attorney for divisional, continuation, or continuation-part (C-I-P) application.
	[] Number of pages added
	* * *
[]	Authorization of attorney(s) to accept and follow instructions from representative.
	* * *
	f no further pages form a part of this Declaration, then end this Declaration with this page and eeck the following item:)
	[X] This declaration ends with this page.